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June 21, 2004

REGULAR MAIL AND
CERTIFIED MAIL RETURN RECEIPT REQUESTED

Roy Brooks Jr.
 P.O. Box 691
 Troy, AL 36081

RE: Mortgage held by: Countrywide Home Loans, Inc.
 Loan No.: 41813044

Dear Mr. Brooks:

Please be advised that Countrywide Home Loans, Inc., holder of the above mortgage has instructed our law firm to proceed with foreclosure of the above mortgage.

Pursuant to The Debt Collection Practices Act, 15 U.S.C.A. Section 1692g, we are required to furnish you with the following information:

1. The Total amount of the debt you owe through July 21, 2004 is \$14,894.57 which consists of the following:

Current Principal Balance	\$9,287.00
Interest	1,780.57
Recording Fees	12.00
Fees Due	1,440.00
Additional Fees & Costs	1,350.00
Attorneys fees and expenses	<u>\$1,025.00</u>
Total Payoff	\$14,894.57

Because of interest, late charges and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we received your check in which event we will inform you before depositing the check for collection. For further information, write the undersigned or call 251-342-9172. After July 21, 2004 you must obtain a new payoff.

2. The creditor to whom the debt is owed is Countrywide Home Loans, Inc.

3. Unless you, within thirty (30) days of receipt of this notice, dispute the validity of the above debt, or any portion thereof the debt will be assumed valid.

4. If you notify us in writing within thirty (30) days from receipt of this notice that you dispute the validity of the debt, or any portion thereof, we will obtain verification of the debt and will mail a copy of such verification to you.

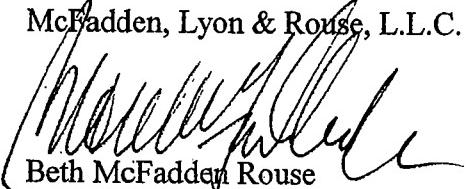
5. If you make written request to us within thirty (30) days from the receipt of this notice, we will provide you with the name and address of the original mortgagee, if different from the current mortgagee.

6. This office is attempting to collect the debt specified herein, and any information obtained by this office will be used by us for the purpose of collecting such debt.

If you should have any questions, please do not hesitate to call.

Very truly yours,

McFadden, Lyon & Rouse, L.L.C.


Beth McFadden Rouse
BMR/sb

THIS IS AN ATTEMPT TO COLLECT A DEBT AND YOUR RESPONSE WILL BE USED FOR PURPOSES OF DEBT COLLECTION.